

Debtor1 David Fako

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Debtor 2 Kelley Fako
(Spouse, if filing)United States Bankruptcy Court for the : WESTERN District of Pennsylvania
(State)
Case number 20-70019-JAD**Form 4100R****Response to Notice of Final Cure**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SLST 2022-1 PARTICIPATION INTEREST TRUSTCourt claim no. (if known): Last 4 digits of any number you use to identify the debtor's account: 2244Property address: 12 HARMONY DR,
Number Street
INDIANA, PA 15701
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/01/2025
MM/DD/YYYY

- Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

Debtor 1David Fako
First Name Middle Name

Last Name

Document Case Number (if known)

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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Rosa Selmani
Signature

Date 03/12/2025

Print

Rosa Selmani
First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
Number Street

<u>Fairfield</u>	<u>NJ</u>	<u>07004</u>
City	State	ZIP Code

Contact 470-321-7112 Email rselmani@raslg.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
DISTRICT OF JOHNSTOWN**

**IN RE: David Fako and Kelley Fako,
Debtors.**

**CASE NO.: 20-70019-JAD
Chapter 13**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 13, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

David Fako
12 Harmony Drive
Indiana, PA 15701

Kelley Fako
12 Harmony Drive
Indiana, PA 15701

And via electronic mail to:

Lawrence Willis
Willis & Associates
201 Penn Center Blvd
Suite 310
Pittsburgh, PA 15235

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

By: /s/ Jessica Kerrigan
Email: jkerrigan@raslg.com